

PERSONAL EXPLANATION

HON. JIM JORDAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 10, 2007

Mr. JORDAN of Ohio. Madam Speaker, due to weather-related travel delays, I was absent from the House floor during Tuesday's rollcall votes on House Resolution 32 and H.R. 400.

Had I been present, I would have voted in favor of both measures.

**A PROCLAMATION HONORING
JOHN AND AUDREY BIRNEY ON
RECEIVING THE HALL OF FARM
AWARD**

HON. ZACHARY T. SPACE

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 10, 2007

Mr. SPACE. Madam Speaker:

Whereas, John and Audrey Birney are appreciated for their dedication and contributions to the Harrison County Farm Bureau; and

Whereas, the couple has had a positive impact on agriculture in Harrison County; and

Whereas, they have served their community on the P & E Committee; and

Whereas, John and Audrey Birney have gone above and beyond to be a spokesperson for agriculture; and

Whereas, John and Audrey Birney have served the organization and the community selflessly and tirelessly; now, therefore, be it

Resolved, That along with their friends, family, and the residents of the 18th Congressional District, I commend John and Audrey Birney on their contributions to Harrison County's agriculture. Congratulations to John and Audrey Birney on receiving the Hall of Farm Award.

PERSONAL EXPLANATION

HON. ZOE LOFGREN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 10, 2007

Ms. ZOE LOFGREN of California. Madam Speaker, I was necessarily absent from the House on July 19, 2007. Had I been present, I would have voted "nay" on vote No. 684.

**PROVIDING FOR CONSIDERATION
OF H.R. 3648, MORTGAGE FOR-
GIVENESS DEBT RELIEF ACT OF
2007**

SPEECH OF

HON. STEPHANIE TUBBS JONES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 9, 2007

Mrs. JONES of Ohio. Mr. Speaker, I rise today in support of H.R. 3648, the Mortgage Forgiveness Debt Relief Act of 2007, a much-needed bill that will provide relief to homeowners facing foreclosure on their homes. I appreciate the leadership of the Ways and

Means Committee Chairman, CHARLIE RANGEL. I also applaud the Members from both sides of the aisle who are supporting this critical piece of legislation for homeowners. I cannot think of a more bipartisan issue than basic shelter.

It comes as a surprise to most Americans that when debt is forgiven by a lending institution in a foreclosure, that this amount must be included as income on their tax statement. In a time of rising foreclosures I cannot imagine anything more upsetting to a family than this scenario. The situation usually occurs when the family cannot pay their mortgage and then must give up their home. Then they must pay tax on phantom income when the lender forgives some part of the homeowner's mortgage.

In my home State of Ohio, the foreclosure epidemic went from bad to worse last year as the number of new cases grew by nearly 24 percent from 2005. Cuyahoga County led the state in new cases with 13,610 new filings last year. This ranking has attracted national attention with Ohio's foreclosure rate currently at 18 percent which is higher than the national average of 17 percent.

I must also point out that predatory lenders often target low-income and minority communities. Subprime loans are three times more likely in low-income neighborhoods than in high-income neighborhoods and five times more likely in minority neighborhoods than in white neighborhoods. This is an outrage.

Nothing is more symbolic of the American Dream than the ownership of our homes. Almost all of us dream of the day when we can have a place of our own. For most Americans, home ownership is the single biggest investment they will ever make. That is why the loss of one's home is also one of the most humiliating and debilitating experiences that anyone can go through. It is, at its core, an issue of humanity.

That is why I am pleased to rise in support of this piece of legislation that will allow taxpayers to exclude from their income debt that was forgiven by a financial institution or lender. We cannot sit by as a Congress and add insult to injury to our most vulnerable taxpayers.

Many of the homeowners in my district in Cleveland—which has some of the highest foreclosure rates in the Nation—need relief, not rhetoric. This is the same relief all Americans see and to which we must provide access. This bill provides some relief, but need I remind my colleagues that much more must be done on this front, and I look forward to working on other legislative initiatives that will help to address the plight of the American homeowner.

**TROPICAL FOREST CONSERVATION
ACT OF 1998 AMENDMENTS**

SPEECH OF

HON. MARK STEVEN KIRK

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 9, 2007

Mr. KIRK. Mr. Speaker, I rise in strong support of H.R. 2185 to reauthorize and expand Rob Portman's landmark legislation, the Tropical Forest Conservation Act. This reauthorization will help developing countries reduce for-

eign debt and provide comprehensive environmental preservation programs to protect tropical forests and endangered marine habitats around the world.

Since enacted in 1998, Tropical Forest Conservation Act programs have generated a total of \$136.5 million over 10 to 25 years to help conserve 50 million acres of tropical forests in Asia, the Caribbean, Central and South America. But the rate of deforestation continues to accelerate across the globe.

Similarly alarming is the rapid rate of coral reef and coastal exploitation. The burden of foreign debt falls especially hard on the smallest of nations, such as island nations in the Caribbean and Pacific. With few natural resources, these countries often resort to harvesting or otherwise exploiting coral reefs and other marine habitats to earn hard currency to service foreign debt. According to the National Oceanic & Atmospheric Administration, 60 percent of the world's coral reefs may be destroyed by the year 2050 if the present rate of destruction continues.

The Tropical Forest and Coral Conservation Act expands the current tropical forest conservation programs to include the protection and conservation of these vital coral ecosystems. H.R. 2185 will credit qualified developing nations for each dollar spent on a comprehensive tropical forest and reef preservation or management programs. It will also reduce debt by investing locally in programs that will strengthen indigenous economies by creating long-term management policies to preserve the natural resources upon which local commerce is based. Most importantly, H.R. 2185 will make resources available for environmental stewardship that would otherwise be of the lowest priority in a developing country.

This legislation has enormous consequences for the existence of critical ecosystems, the health of our planet and the livelihoods of millions of people across the globe. I would like to thank Bill Millan from The Nature Conservancy, Lisa Handy from Conservation International, Beth Allgood from the World Wildlife Fund and Kelly Aylward from the Wildlife Conservation Society for all their efforts in helping to craft and forward this legislation. I urge my colleagues to support the Tropical Forest and Coral Conservation Act, which will help preserve the world's most precious natural resources.

**A PROCLAMATION HONORING THE
OPENING OF THE ORA E. ANDER-
SON NATURE TRAIL**

HON. ZACHARY T. SPACE

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 10, 2007

Mr. SPACE. Madam Speaker:

Whereas, the Ora E. Anderson Nature Trail at Rutherford Wetland in Wayne National Forest is being celebrated; and

Whereas, the trail is the first wildlife viewing trail accessible to all persons; and

Whereas, the trail is 1/2 mile long and sits on 20 acres on Athens Ranger District; and

Whereas, it will display poems completed by Ora E. Anderson and watercolor pictures completed by Barbara Sheriff Kostohryz; and

Whereas, the public will be educated on the Ora E. Anderson trail about wetland resources; be it